ing all avenues of recovery and to safeguard their interest and enforcement of security withine the penod of lav of limitation, file suits for recovery of outstanding amounts remaining unpaid by the borrowers. Banks also write off certain advaaces as bad debts only when they are fully satisfied that these advances are idtimately irrecoverable. Thus., the accounts under default are kept under constant watch and review to safe-guard the interest of the banks. Recently, thel recovery of debts due to banks and Fi-nimcial Institutbns Act 1993 has been enacted for expeditious adjudication and recovery of debts due to banks and for matter connected therewith or incidental thereto.

**Rural credit of NABARD**

2139. SHRI SUNDER SINGH BHANDARI: Will the Minister of FINANCE be pleased state:

(a) what are the reasons for which only 5 per cevit of rural credit of NABARD goes to crop loans;

(b) which are the external influences affecting rural lending in the country;

(c) whether Government have considered sharing the responsibility of financing by banks; and

(d) if not, the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (DR. ABRAR AHMED) (a) to (d) National Bank for Agriculture and Rural Development (NABARD) have reported that neariy 50 per cent of the refinance disbursed by them has gone for financing crop loans during the last two years as mdicated be'ow:—

(Rs. in crores)

| Year | Total refinance sanctioned | Of which crop loans | Total disburse-ments | Of which crop loans |
|---|---|---|---|---|
| 1991-92 . . . | 6530.64 | 3513.57 (53.8) | 5140.15 | 2576.50 (50.1) |
| 1992-93 . . . | 7713.99 | 3753.42 (43.6) | 6087.65 | 3030.47 (49.8) |

(Figures m brackets indicate percentage)

The Go-operatives which are the major purveyors of rural credit have been affected on account of increasing loan delinquency, non-viability of credit insti-tntloas more particularly at the grass-root level. NABARD is extending loans to State Govemments for contributi-iig to the share capita' of Co-operative Credit Ins-titutions to strengthen their borrowing power and increase the loans business. It bas also relaxed its eligibility norms/ Operational disciplines for sanction of seasonal .Agricultural Operations (SAO) loans in order to maintain the credit

**Pay Sxatio of of field Supervisions of Rural Banks**

2140. SHRI ASHIS SEN: Will the Minister of FINANCE be pleased to state:

(a) whether the Regional Rural Banks have altowed the pay fixation of field Supervisons in Madhya Pradesh keeping fcl view the revised pay-scale of Vateri-nary Extension officer of Madhya Pradesh as advised by NABAKD on 28th March, 1993; and

(b) if not, what action has been taken by NABARD to get its order implemented and by when it will likely to be implemented?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (DR. ABRAR AHMED): (a) and (b) The "infor-matipn is being collected and will. be laid on th© Table of the House.

**विदेशी स्कॉच व्हिस्की पर सीमा शुल्क**

2141. डा० जितेन्द्र कुमार जैन :
श्रीमती सुषमा स्वराज :

क्या वित्त मंत्री यह बताने की कृपा करेंगे कि :

(क) क्या यह सच है कि फरवरी 1994 में आंल इंडिया डिस्टलर एसो-सिएशन ने सरकार को ज्ञापन दिया है जिसमें आग्रह किया गया है कि सरकार द्वारा विदेशी स्कॉच व्हिस्की पर से सीमा शुल्क 400 प्रतिशत से घटाकर 200 प्रतिशत कर देने से देश में डिस्टलरी उद्योग प्रभावित होगा ;

(ख) यदि हां, तो क्या यह सही है कि सरकार ने विदेशी स्कॉच व्हिस्की पर से सीमा शुल्क 400 प्रतिशत से घटाकर 200 प्रतिशत निर्धारित कर दिया है;

(ग) यदि हां, तो सीमा शुल्क की दर घटा देने से सरकार को कितने औसत वार्षिक राजस्व की हानि होने का अनुमान है ; और

(घ) किस कारण से सरकार को इस प्रकार का कदम उठाना पड़ा ?

वित्त मंत्रालय में राज्य मंत्री (श्री एम० वी० चन्द्रशेखर मूर्ति ): (क) स्कॉच व्हिस्की पर 300/– रु० प्रति लिटर अ० ा 400 प्रतिशत, इनमें से जो भी आधिक हो, की दर से सीमाशुल्क लगता है । आंल इंडिया डिस्टलर एसोसिएशन ने अपने बजट पूर्व ज्ञापन में यह कहा है कि यदि स्कॉच व्हिस्की पर आयात शुल्क में कोई भारी कमी की जाती है तो इससे स्वदेशी डिस्टलरी उद्योग प्रभावित होगा ।

(ख) वर्ष 1994-95 के बजट में विदेशी स्कॉच व्हिस्की पर सीमा शुल्क की दरों में कोई परिवर्तन नहीं हुआ है ।

(ग) और (घ) ऊपर (ख) को देखते हुए , ये प्रश्न नहीं उठते ।

**Posting of Civil Services personnel in the Banks**

@2142. SHRI ASHIS SEN:
SHRI RAMACHANDRAN PILLAI:
SHRI M. A. BABY:
SHRI E. BALANANDAN:

Will the Minister of FINANCE be pleas;d to state:

(a) whether it is a fact that Govem-ment have decided to post Civil Services Personnel in the nationalised banks; and

(b) if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (DR. ABRAR AHMED): (a) and (b) Government have not taken any policy decisiom to appoint Civil Seryioes Personnel as Chairmen and Managing Directors/Executive Directors of nationalised banks. However, in excepi-tional cases, particularly when suitable executives are not available from tha banking system, Government do appoint officers belonging to *the* Civil Services as Chairmen and Managing Directors/Executive Directors of banks, keeping in view the special circumstances obtaining in such banks.

**Closure of Bank Branches in the conntry**

2143. DR. SANJAYA SINH: Will tha Minister of FINANCE be pleased to state:

(a) whether Government's attention has been drawn to the news item appearing in the Economic Times dated 15th Feb-

trsnsferred from the *3rd March 1994'.*